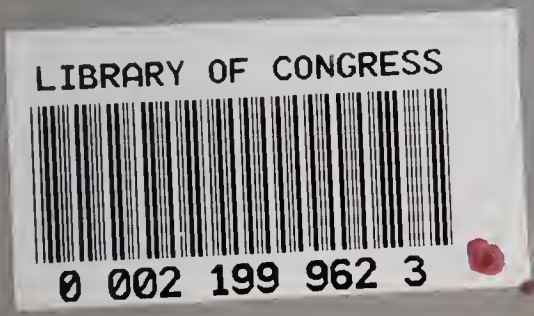
POCKET
Edited by E

Caught
and
Dreams and Compound Interest

MR. AND MRS. HALDEMAN-JULIUS



HALDEMAN-JULIUS COMPANY
GIRARD, KANSAS

FIVE CENT POCKET SERIES NO. 334
Edited by E. Haldeman-Julius

Caught and Dreams and Compound Interest

Mr. and Mrs. Haldeman-Julius

(*Reprinted from The Atlantic Monthly.*)

HALDEMAN-JULIUS COMPANY
GIRARD, KANSAS

CAUGHT

and

DREAMS AND COMPOUND INTEREST

CAUGHT

I

To understand why Gordon Hamilton, half-baked author of still unwritten masterpieces, youngster of twenty-five, who knew a little about everything and a great deal about little —to understand why Gordon decided to shake the star-dust from his soul and leave his world of phrases, poems, and pigments for near-visioned, close-fisted Kansas, to be a Pagan in the mazes of Presbyterianism, romanticist in a world of realism, blower of bubbles in a stone-quarry—to understand this, one must give heed to Sylvia.

Sylvia's soft, golden hair was bobbed; her laughter had a merry lilt; the round, child-like, violet eyes were fringed with heavy, curling lashes, and in the soft fabrics dyed by her own rosy fingers into rare, intoxicating colors, she seemed like some dainty creature who had strayed from fairyland. Her brilliant loveliness completely captured the sensitive, beauty-worshiping youth. And when, just as everyone thought he had nearly won her, she suddenly

veered to his own chum and shack-mate, Oliver Mercer, who dabbled in oils and played the piano, Radnor-by-the-Sea became impossible for Gordon. He felt that he must go away from California, far away from Sylvia and Oliver and from the colony of friends who knew of his bitter disappointment.

His first thought was of Radnor-by-the-Sea's great-aunt, Greenwich Village; but in Fallon, Kansas, a job was waiting for him on the Middle West's most popular weekly. In fact, between unfinished novels, Gordon had made his living for several years by writing many of this paper's editorials, for which he received five dollars a column (set in eight-point solid, eighteen ems wide), and frequent invitations to come to Fallon for steady work at thirty dollars a week, with—important item—traveling expenses included. Radnor-by-the-Sea, with its vaulting ambitions, self-consumed with talk, was caviar and pretzels; the *Midland Weekly*, with its large circulation and medical ads, was a thick slice of bread and butter. Heavy of heart and weary of spirit, Gordon purchased his ticket.

'But what on earth will you do in Fallon?' demanded Oliver, stirred into making an unwelcome call.

'Work,' Gordon answered stiffly.

'I certainly can't imagine one doing anything else in Kansas. You know, of course, that a wretch found with a bottle of beer may receive a more severe sentence than that given to the gentleman who kills his neighbor.'

'It'll be the same here soon enough.'

'But Kansas is so prosperous and completely populated by tax-payers and auto-owners,' Oliver persisted.

Gordon was in no mood for humor.

'I hope the environment *will* be uncongenial,' he returned savagely. 'Then I'll be driven to finish some of my stories and plays.'

'Don't think it!' warned Oliver soberly. 'I was born and raised in one of these small Middle Western towns, and I know them. It'll get you, sure. There's something in their atmosphere that's deadening to certain kinds of impulse. Before you know it, you'll be joining the No-Tobacco League, receiving honors in lodges, going to funerals, and becoming an all-around useful member of society.'

Gordon smiled at the suggested incongruity, but there was no mistaking the real earnestness in Oliver's voice as he added awkwardly: 'I know how you feel toward me, just now, and I can't say much; but you're too big to be

lost. Don't do it. I swear to you, you're making the mistake of your life.'

'I shan't stay over a year, at most,' Gordon assured him, hastily, more moved than he cared to admit by the sincerity of Oliver's protest. 'Even a drop of the real thing ought to survive that long.'

'Well, whatever you do,' laughed Oliver, 'don't take to marching in parades and wearing badges.'

Radnor-by-the-Sea was not more than a day's ride behind him when Sylvia began to seem ever so slightly remote, and Oliver more forgivable than Gordon could have conceived possible a week earlier. 'Old Man Travel is getting in his licks on Old Man Time,' he commented inwardly. 'Funny how objectively one can see the whole world and himself through a Pullman window. Here's a young fellow,' his thoughts ran on, 'with splendid health and fairly good looks. No serious vices. Has an enormous capacity for work, but uses up all his energy with facile space-writing, leaving none for the sustained, concentrated effort necessary for creative work. Favorite sport: none. Feels best when doing nothing violent. Indifferent to business, probably because he has not been associated with it. Finds he

avoids anything he doesn't understand; typical American in this. Equally indifferent to God. May give Him more thought when older. Not an educated person at all; has no particular reverence for facts. Prefers a good book to anyone's companionship, but usually gets on well with men, and is quite popular with women. Doesn't sound like such a bad inventory; but just the same, his life so far is a failure—financially and artistically.'

Unconsciously dropping into the first person, he went on with, 'Well, what of it? The world needs divine bums. As soon as I get a couple of hundred dollars ahead in Fallon, I'll go straight to Paris, where poverty is beautiful, to my own kind of people: cynical French skeptics; morose, pessimistic Russians; melancholy Roumanians; wine-drinking old priests who live in untidy rooms and know how to laugh; atheists; polite, gorgeously dressed Turks; Chinamen; magnificent failures in art, letters, and love; women who are not too particular, and pickpockets off duty. What difference does it make if I spend my last quarter once a month? But I'll keep a grip on myself and buckle down to real work.'

With this resolve in his heart, Gordon was not disconcerted when, descending from the

train, he was obliged to look twice to find in which direction Fallon lay. The little town of thirty-five hundred much preferred to welcome newcomers at about three o'clock of a sunshiny Saturday afternoon. At that hour, with the Square swarming with farmers, a hundred or more rigs tied to the iron rail surrounding the courthouse yard, and all makes of cars parked at the curbing, it seemed to warrant the boosters' proud phrase of 'City of the Second Class.' On Saturday, too, Rimpkey's redecorated restaurant overflowed; children flocked in and out of the two movie-houses; a lively crowd gathered around Tawley-the-real-estate-man's weekly demonstration of the Lally farm-lighting system,—a good show in itself,—and Recker of the Kandy Kitchen was obliged to hire extra help to dish up the ice-cream sodas for the countrywomen enjoying their favorite dissipation. Decidedly, on Saturday one could not but be impressed with the bustle and activity. But Gordon came on a Tuesday morning, at an early hour, when even Kansas City is quiet. To his unprejudiced eye, Fallon appeared as three homes, a barn, and a chicken-house.

'Fine,' he grunted as he passed Canton's lumberyard. 'Just what I wanted—a deserted vil-

lage. All the more reason why I'll duck out as soon as I get a reasonable reserve.'

To his amusement, it was necessary to ring a gong to waken the owner of the shabby little hotel.

II

Getting into the swing of his work next morning was a simple matter for Gordon. After a hearty reception by Mr. Rhodes, the publisher, who made no effort to conceal his satisfaction over his arrival, he was given a pleasant corner and told to 'go to it.' By noon he was turning out editorials and articles, thoroughly at home in the two-story, box-like building.

After dinner, Mr. Rhodes brought to Gordon's desk a short, fat man whom he introduced as Professor Tomlin McPherson, one of the *Midland's* regular advertisers.

'I sell a peach of an article,' the professor explained, with enthusiasm. 'It's called Itch-O and there's no salve can beat it. The fact is' —he dropped his voice confidentially—'it's made from one of my grandmother's recipes. I did humanity a service when I put it on the market. I have testimonials from every state in the Union,' he ended, with unmistakable pride.

'I'll keep Itch-O in mind if I develop symptoms,' Gordon promised gravely.

'Everything's in the advertising,' declared the professor. 'Frank Rhodes has told me about you, and I thought you might look over this circular letter I've written. It ain't up to snuff when it comes to grammar. If you'll put it in good shape, I'll pay you five beans.'

Gordon took the much-edited sheet, and, as he read, discovered possibilities of many times five dollars.

'Is this all you send to a person who inquires about Itch-O?' he demanded. 'My dear sir, I'm afraid you don't understand the advertising game.'

'What d'ye mean?' questioned the Professor. 'My stuff pulls fine, once I get it fixed up.'

Gordon's answer was a wise, incredulous smile.

'I've increased my business by half in three years,' insisted the professor.

'Which only proves what you could have done,' returned Gordon. 'You don't seem to realize,' he continued, 'that when one has an ailment, he is intensely interested in it. He is ready to read a library about it. He wants to know the cause of it, its nature, and its characteristics. This circular takes it for

granted that the inquirer merely wants Itch-O. He wants more. He wants information.'

'Say,' exclaimed the professor, impressed, 'I believe you've got the right dope. Can you turn it out?'

'Yes, I can let you have a well-written dissertation that will cover thirty-two pages in agate.'

'I'll give you a hundred dollars for it.'

'Make it two and it'll be in your hands tonight.'

'All right,' agreed the professor, heavily. 'It's a bargain.'

Gordon accepted the assignment and went to the *Britannica*, from which he emerged, saturated with scientific lore. Never had Itch-O's praises been sung so well, never had its virtues been described so rapturously. The phrases of eulogy galloped from his Underwood. Itch-O became literature.

The professor was delighted, and that very evening, as he wrote the promised check, he added that he would appreciate more such suggestions and work.

On his way to a night lunch-counter for a belated meal, Gordon remembered nervously that he had covenanted with himself to stay merely long enough to save a couple of hun-

dred dollars for the great journey. But how could he have dreamed that the entire fortune would be acquired the first day? Really, in all decency, he owed it to Mr. Rhodes to remain at least a few weeks. He would leave, of course, and that shortly, but there was no reason why he should break his streak of luck when it had only begun. Never before had he earned so much at one time.

The next day, taking the advice of Mr. Rhodes, he dropped into the First State Bank to deposit his check. Mrs. Graham, the friendly little vice-president, waited on him and introduced him to the president, James Osborne, who had already heard of him.

'You'll get good service here,' said the gruff, dignified man. 'Fallon is always glad to welcome hustling young folks.'

It was a new experience for Gordon to receive such cordiality from a bank president. The thrill was indescribable.

When he strolled about after supper, he noticed the trim post-office with its well-kept lawn, the imposing high-school building and the neat churches. It wasn't such a bad little town, after all, he reflected. To be sure, the general impression was that of unutterable commonplaceness, and there was a pitiful lack

of understanding of beauty, either of line or of color. The most pretentious house was, architecturally, quite the most terrible. But the people seemed unusually sensible and kindly. The whole world couldn't be artists.

'It's that money-in-the-bank-feeling working,' he murmured in droll dismay. 'Wouldn't Oliver be triumphant if he knew I was actually beginning to apologize for Fallon.'

His meditations were interrupted by a tall, spare man and the professor, who explained, with an air of proud proprietorship, 'This is the young chap I was telling you about. Mr. Hamilton, meet Mr. Burns, the next state senator from this district.'

Ten minutes later, Gordon was richer by fifty dollars. Mr. Burns was, indeed, running for office, and it was Gordon's new job to pen his advertisements, his letters of acceptance, his statements to the county press, and other literature intended to turn an apparently honest man into a senator.

At the end of the tenth perfect day, Gordon, smiling to himself, checked over his accounts. He realized that he had a corner on writing in Fallon, and felt an amused worry over the monster of the income-tax which, at this rate, would soon menace him. Immediately he de-

cided to conceal the visitations of Madam Money. Certainly, he would not leave, for the present. He would stay in Fallon until he had cleaned up a couple of thousand. Paris could wait a few months. Paris, like Radnor-by-the-Sea, began to seem remote.

As the new consciousness of his own market value began to sink deeper, his courage and initiative grew. Before many weeks had passed, he decided to enlarge his scale of activities. Going into Mr. Rhodes's office, he announced suddenly that he intended to resign.

The publisher was more than surprised. As Gordon had expected, he was worried.

'Why, my dear fellow, you are scarcely settled down,' he temporized.

'I've been here long enough to know it's no place for me,' Gordon answered firmly.

'May I ask why?'

'It's simply this, Mr. Rhodes: you brought me here at a measly thirty-dollar salary and you've loaded me with the work of two men. If I'm to do two men's work, I must have two men's pay.'

'It's true you have made yourself worth more to me than thirty a week,' Mr. Rhodes admitted graciously. 'I don't mind telling you that I am considering giving you a raise.'

'Then, now is the time,' returned Gordon. 'It isn't only the money I'm concerned over,' he continued sharply. 'I don't like the way a lot of things are handled in this office. The paper has a large circulation, but it could have twice as many subscribers if it had more pep and we employed more efficient methods. If I'm to stay, I'll have to be given more authority. I must be managing editor with a salary of seventy-five a week and the understanding that, as soon as I put on a hundred thousand more readers, that amount will be doubled.'

There was a long discussion. Mr. Rhodes was not the sort of a man to be easily bullied, but he had become convinced of Gordon's unusual abilities. The *Midland Weekly* had, for the past year, been losing ground, and he had learned from bitter experience that Fallon was not an alluring point for brilliant young men. The matter ended with Gordon issuing forth a full-fledged managing editor at the demanded salary. The inspired gambler had placed everything on a small pair and had come off victorious.

III

Before the year passed, he played for even greater stakes, risking all his chips in the supreme hazard of matrimony, and, true to his

streak, won, not only genuine happiness, but greater prosperity. It was Mr. Rhodes who was first impressed with the desirability of marriage for Gordon. For, after the momentous interview which more than doubled that young man's salary, he threw up his hands and muttered words to the effect that one could never be sure of single men. If only this positive-minded person were married,—with, perchance, a family,—ah, then he, Frank Rhodes, could use very different tactics. At which point he made a quick census of the town and instantly thought of Ruth Sterling.

If Ruth could be interested! All Fallon stood a little in awe of her. She had been reared so differently from the rest of the small-towners. She had come to her parents late in their lives, and her mother dying while she was a baby, her father had brought her up himself. She had been sent to a convent school, then to Paris, and had flitted back and forth with him between the little town and the East until his death, when she was eighteen. People had wondered what she would 'do'; but, alone as she was, she had clung passionately to the place where he had spent his life; and during the two years that had passed she had learned, under Janet Graham's wise guidance, to enjoy

managing the conservative investments left to her. These were all in Kansas, and Mr. Rhodes shrewdly guessed that it would be no easy task to persuade her to leave Fallon.

Gordon was drawn to her the first time they met. He liked the sweet tranquillity of her fresh, young face, the well-groomed, carefully netted dark hair, her trim figure, perfect poise, and unmistakable good breeding. Mr. Rhodes and his wife had invited them for a Sunday afternoon auto trip, and during the whole ride Gordon and Ruth talked together in the tonneau. It seemed to them scarcely less than a miracle that they had read the same books, liked the same plays, had so many valuations in common, could laugh with the same tender amusement at Fallon's limitations, and sigh the same sigh for interesting places and people.

Gordon told her of the changes he had already effected in the *Midland Weekly*, of his big plans for its future, of his need for utterance, and even outlined in detail some of his unfinished writings. As Ruth listened intently, she became more and more aware of the dynamic possibilities of this dark, charming youth, more and more intrigued by his winning personality, so baffling in its mixture of commercial practicality and inspired idealism. Never,

it seemed to Gordon, had he known anyone with such understanding. He felt doubly sure of himself, baptized with a reborn confidence in his artistic future. By the time they reached home, their friendship was established.

Marriage, after a few months of companionship, was the logical, natural step for both. Gordon's yearning for sparkling, restless little Sylvia had been a disturbing, disintegrating force. In his love for Ruth was a rare quality of trust and comradeship. How he adored the hominess of her! He knew instinctively that children would bring to her the same deep joy which he realized with a new thrill would be his if he were to be a father. Together, he felt, they would find life a long adventure, always rich in new emotions, new thoughts, and new experiences. Each day would be full of growth and achievement. It was all so simple, too, for Ruth still lived in the old family homestead. There was no initial outlay necessary, no assuming of serious responsibilities. It seemed a part of Gordon's streak to marry thus.

This faculty of being successful continued to develop with Midas-like rapidity. Literally, whatever he touched turned into dollars. It became an accepted conclusion in Fallon that anything he might do would be profitable. He

traded some unimproved land for a modern, well-equipped farm, which he ran on shares, going in for thoroughbred Poland Chinas. Through his skillful advertising, the Hamilton Hog Sales became famous in three states and brought prices that made Fallon gasp. He organized a coöperative elevator with the farmers' money and his own luck. It was a go from the start. At his direction, Itch-O's capitalization was increased by two hundred per cent, the stock was sold, a liberal block transferred as commission to himself, and the entire business put completely under his capable management. From the day he leased the *Midland Weekly* its profits steadily increased.

He was the most listened-to man at the town's Commercial Club. His sayso was final, because his promises were golden and certain to actualize. The County Fair Association, which he started, and to which he sold some of his wife's land for the ground, drew thirty thousand people the first season, and Gordon rightly was given the credit. He was looked up to as a pillar of boost, a man who was putting Fallon on the map, a genius at organization.

He raised ten thousand dollars and placed a corporation in control of the town's best drug-

store, with himself as president. It occurred to him that Fallon's volume of trade would grow immeasurably if it were more available by car-line to the miners of the near-by camps; and, getting together sixty-five thousand dollars of the necessary funds in the county, he secured the balance in Kansas City. He was elected president of the new road. As one out of every six persons in the surrounding country owned a car, he decided that it would be an excellent thing to give the town a twenty-five-thousand-dollar garage, properly incorporated, with a vague system of profit rebates to the stock-holders, of whom there were many. Again he was elected president. He went into coal-mining and helped to open up the yet unexploited local oil-fields, and every venture with which he was connected was a success. Always serene, always at leisure, always ready to organize an enterprise and assume its presidency, his word, spoken with delightful courtesy, was law. In less than seven years, he was the wealthiest man in the county. Southeastern Kansas had never known anyone like Gordon Hamilton. He was something new.

He had long since observed that, while for a few the church was a sincere expression of their religious faith, for the majority of the

people of Fallon it was more in the nature of a club, and one of the obvious stepping-stones toward dignity and prominence. Without hypocrisy, professing nothing, he began to attend Presbyterian services and functions with consistent regularity. When a vacancy occurred on the Board of Trustees, he was unanimously elected to fill it. Followed thereupon the swift placing of the church on a sound business basis and the remodeling of the nondescript building into a stately gothic edifice. It was not large, but in drab little Fallon it stood, with its pure lines and glowing windows, challenging in its beauty, a pearl set in lead. As Gordon sat, on Sundays, in the family pew, with Ruth and their children, he knew that all the town thought him a paragon of respectability; and although he could not explain why, he felt that he thoroughly deserved this reputation—that, at bottom, he always had been solid.

Ruth was quietly proud of him, and their emotional life flowed smoothly, but she was often deeply troubled because of the scarcity of money. They were worth many times what she had been when they were married, but there was always a flock of outstanding notes which, with their interest, had to be met. It was Gordon's method. If he wished to invest

in a project, he borrowed, sometimes using Ruth's splendid securities as collateral. The debt paid, it meant that they had accumulated just that much more principal. This knowledge recompensed Gordon for all the necessary sacrifices and economies. There came a day, however, when Ruth rebelled.

'Why do you want to go into any more things?' she asked him desperately, when he brought her a note to sign with him for ten thousand dollars, that they might purchase an interest in a steam-coal-shovel company.

'For the fun of making more and the satisfaction of having it, dear heart,' was the prompt answer.

'Do you know, Gordon,' she asked slowly, her gray eyes strangely calm, 'do you know that in order to make life livable and happy for us all, I have been obliged to borrow at the First State Bank for the last two years?'

'What?' Gordon was genuinely shocked.

'I owe a thousand dollars there.'

'A thousand dollars!' echoed Gordon. 'This is terrible.'

'I used to think so,' Ruth smiled bravely, 'until Janet Graham made me see that it was merely absurd. She says there are half a dozen other women—wives of progressive Fallon men

—doing the same ridiculous thing for lack of proper spunk.'

'But I don't understand,' groped Gordon in real perplexity; 'what have you borrowed it *for?*"

'Mostly for little things, dear; for the extras —the things that take the edges off everyday living and put charm and distinction into it; for household necessities; for the new sheets and counterpanes when you insisted we wait another year—though you would buy the eighty acres that joined the farm; for the kitchen stove when you thought we should get along with the old one which was wearing out Sally's nerves; for the new lawn-mower; for the extra wages I pay—one couldn't keep a superior maid for what you stipulate, Gordon; for the new privet hedge—it cost twice what you think —and the lovely climbing roses; for little charities; for gifts from the children and myself at the graceful moment. It's a long list. Shall I go on?'

'But why didn't you tell me?'

'I did, dear, each time,' Ruth answered quietly. 'And each time you were so final, you delivered such an ultimatum, that I couldn't bear to argue with you. I feel as you do about people who wrangle. Perhaps it wasn't quite

frank, but you see, I could usually understand that you honestly, often just because you were a man, couldn't comprehend the reasonableness of what I asked. If we had been seriously involved, I shouldn't have let a penny slip, but it suddenly dawned on me that there was absolutely no need for this petty scrimping and saving.

'Why, Gordon.' she hurried on, 'father and I used to take wonderful trips, we collected rare books, I bought the smartest of clothes, and yet there was always plenty. Now we can't afford a single luxury. We've never been away together since we were married—I haven't been East for five years, and I dress like a frump."

'Ruth, what nonsense!' Gordon interrupted brusquely. 'You know you get your frocks in Kansas City and always look remarkably well.'

'I pass, but that's all,' she corrected. 'And I shouldn't do that if I didn't get what I felt I must from the bank. 'Oh, my dear,' she pleaded, 'do see the humorous side of it! It isn't as if you were naturally stingy, and I shouldn't care if there were any *use* in it; but we have enough—so much more than enough. Yet here we are, so strapped that I must borrow for what I consider essentials. Actually, Gordon, it seems

more of a problem when I want a new hat than when we need a new silo.'

Gordon came over to her and put his arms round her tenderly.

'I see your point, dear heart. You make me feel like a brute, but you know I've never gone into anything to which you haven't agreed. As soon as we swing this steam-shovel deal we will stop. It shall be the end. I will give myself to writing. You know that is what I have always planned.'

'You must square up at the bank, first,' persisted Ruth.

'Renew the note.'

'No. Janet doesn't want me to.'

'Do you mean to say she won't?' Gordon demanded, incredulously.

'She didn't say she wouldn't, and she made it very clear they would lend *us* any amount we wanted; but you know she's been like an elder sister to me, and she made me feel that I was being awfully foolish in not having a talk with you and putting a stop to this way of doing. I am going to pay it, Gordon. I shall sell one of my mortgages.'

'Cash in capital? I won't consent to it.'

'I can't see what's to be gained by paying interest when I have the money.'

'But, my dear child, then the capital will be gone. Renew the note, and the next dividend from the *Midland* shall go toward it.'

'No,' Ruth resisted with gentle stubbornness. 'I need that to take the children East to the Montessori school, so they can have a month of it and I can get a better idea of the method.'

'Ruth, we simply cannot afford that this year.' Gordon was earnest. 'You've been such a splendid pal—we've made so much together. I've always felt you were with me. I can't understand what's come over you.'

'I've told you, dear. I've recovered my sense of proportion and I mean to keep it. I won't be poor any longer, merely to make more when we have enough now to live beautifully. There's neither rhyme nor reason in it. It's changing you, too, Gordon.'

'I guess I have changed,' he laughed easily. 'I was a queer dub lolling around waiting for something real to show up. I remember I wanted a couple of hundred dollars for Paris—to be a boulevardier—to meet strange failures. But, instead, I became a success. Are you sorry?'

'Not if you are sure you aren't.' Ruth answered soberly. Then, after a moment, she

added, very low, 'Only sometimes—forgive me if I hurt you, darling—I'm afraid you will feel, too late, that your life has been a failure.'

IV

It was so unlike Ruth to be anything but sympathetic that her words left a profound impression. After supper, as he listened to her moving about, putting the little folks to bed, he went over their conversation. Was he, after all, a fool to have left the adventures of the soul for the game of piling dollar on dollar for the sheer sport of piling? Made restless by his thoughts, he put on his hat for a walk downtown. As he strolled, he became more serious. Was it true, he asked himself, that he was being caught in the meshes of his own success? Was it really a misfortune that his luck had been so unfailing? And had it been luck, or ability? A toss-up, he concluded.

'Surely,' he argued, 'a man ought to be able to establish two distinct selves—one, the money-maker for so many hours a day; the other, a dweller in the halls of art. I must take time to write. But isn't it rather inane to say everlastingly, "I must write," as though the world needed more books. Rather childish, that.'

At least, he decided, he could start off with one story—a story of his own soul on its pilgrimage to Parnassus, halting a moment in the temple of the money-changers and remaining there.

'That ought to make a good theme,' he murmured. 'A man ever so rich who is ever so poor, bound by the chains of property, while his soul suffocates as surely as those stifled by lack of means.'

But wasn't it possible, he wondered, to have just enough property to ensure comfort, and just enough soul to enjoy it to the full? That was what Ruth wanted. She was right, too; but hang it all, he had the habit of seeing opportunities. He hadn't even tapped the ones offered in this little town. And what a future he could give his children!

Suppose he *had* written a novel—half a dozen? Would it really have counted for more in the world than what he had actually accomplished? Would he have created any more, truly? The *Midland Weekly's* circulation was doubled. Itch-O was a useful and favorite national commodity. Hundreds of grateful letters poured into his office every day. Ruth was still in love with him. He cherished her and their two sturdy boys and beautiful baby

daughter. The town and county looked up to him. What if he had never had all this joy, success, and power? But he did have them and now he would not, could not be, without them. His old world—Sylvia, Radnor-by-the-Sea with its temperament and poverty, New York, Paris—not even in his mind. Then why this pricking of conscience, this conviction that, in spite of his logic, he had allowed himself and his standards to be subtly, irrevocably cheapened?

His eye was attracted by the glaring red of a poster in front of the town's best movie-house, and he stopped to look. It was a picturization of Pierrot and the Moon Maiden. But before he could examine the lithograph with any care, he felt a hand on his shoulder and heard an excited voice exclaim,—

'If it isn't Gordon! Gordon Hamilton, the long-lost, the plutocratic, small-town Crœsus!'

'Oliver!' returned Gordon, 'Radnor-by-the-Sea's old thumper of the Steinway! What are you doing here in Fallon, Kansas?'

'On a mission of art and beauty—See there.' Oliver indicated the poster. It cannot be shown to jazz; it needs the interpretative music which I have composed myself.'

'Do you track a picture and play the piano in movie-houses like this?'

'Preaching the doctrine of the sublime.'

Gordon laughed lightly at the intended exaggeration.

'But seriously,' Oliver continued, 'the world does need ambassadors of the muse—'

'Pioneers of aestheticism, torch-bearers of the over-man, advance agents of the super-soul and—'

'Stop!' commanded Oliver.

'And Sylvia—she is here with you spreading the gospel of beauty?'

'Oh, Sylvia!' Oliver shrugged his shoulders in an expressive gesture. 'She is out of my life. You escaped because youuld not win her; I escaped because I did.'

Gordon shuddered as he reflected on Oliver's fleeing to this soiled goal, banging out incidental melodies to a five-reel film. And yet, was it so different from his own effort to earn a couple of hundred for possibly as futile a journey to Paris?

'I've heard about you, Gordon,' said Oliver: 'how you married and settled down to peace, prosperity, and Philistinism, as you may happen to remember, I once prophesied you would.'

'I'm not peaceful, though I am prosperous, and, I suppose, a thoroughgoing Philistine.'

'You, with your long drawn-out theories of literary expression, with your everlasting talk about what you were to write, with your real gift—you in this little town, just making money. It's a shame.'

'Oh, I don't know' fenced Gordon; 'I'm still young enough, and only this evening I outlined a story which I shall work on tonight.'

'You won't write it,' declared Oliver flatly. 'I can see that.'

'You think I am quite hopeless?'

'Absolutely. One must be ready to make great sacrifices. Take myself. I might be a money-maker, too, but see what I do. I get only my expenses and twenty-five dollars a week, but I am happy, because every evening and sometimes twice a day I give to this little gem of fantasy a background of music.'

'You really are happy?'

'I am that. Next season I am to go out with *A Midsummer Night's Dream*. Only an artist can comprehend the joy I have in creating my own compositions. I could draw on a rich repertoire, but I prefer to dip into my own well.'

Gordon noticed the burning, far-seeing eyes, the pale skin, the deep lines from nostrils to

the sensitive mouth, the nervous movements of the thin lips. And his clothes—how cheap!

'If this is his happiness,' thought Gordon, as both entered the crude little house for the first show, 'thank Heaven, I am not of it!'

Oliver went to the piano with the air of a Carnegie Hall soloist. Gordon wondered whether this might be because of a lack of humor or of an over-abundance of it. Or was the man able to persuade himself that he was before an audience thirsting for his art? His gestures were most profound. The piano, alas! was no instrument for this throbbing soul. Gordon saw very little of the picture, though what he watched was exquisite. The musician held him. Oliver had spoken the truth. It was plain that, as he played, he was lifted up into a world of poetry and ecstasy. Sincerity and happiness shone from his face. He did not seem to realize, as did Gordon, that he was pouring his music into stone ears. None of his efforts would make the slightest elevation of tone in Fallon. A thousand such ambassadors would leave it untouched.

During the wait between the first and second shows, Oliver seated himself by Gordon, who could not help hearing the litle rustlings and whisperings as the townfolk noticed their

financier associating with this odd, minstrel-like stranger. It irritated Gordon to find that he felt conspicuous and uncomfortable.

'You did well," he said kindly.

Oliver ate up this thin slice of praise. 'It's nothing compared to the things I am doing for *A Midsummer Night's Dream*. I've been thinking,' he went on impetuously, 'that since you are so well off, you might do something for a poor artist. You cannot help yourself, why not help me?'

'How?'

'By lending me enough to lease outright one set of reels. I'll pay you back some day, if I can; and if I can't you will, at least, have rendered some service to art.'

'How much will you want?'

'I don't know. I'll write you. I may need five or six hundred, and I may need more. It ought to be a good investment. Instead of getting only twenty-five a week, I'll often clear twenty-five a night when I play to my own show.

'You have the right idea—'

'I know so many movie-owners; I can arrange more dates than I can handle.'

'I'll do it,' promised Gordon grimly; 'not to help art, but to show you what I have been

up against. You will make money, and being cautious, you will save. You will lease a few more pictures, square yourself up with me, and go into the business on a larger scale. You will understand what has kept me from writing. You will become too occupied to compose.'

'No danger of that,' laughed Oliver confidently. 'You will really help me? I hate to ask it of you, but—you understand.'

'I understand you better than you think. I am going to undo this sordid little world of yours and send you on the road to peace, prosperity, and Philistinism. My dear fellow, you are soon to realize that this art for art's sake, this will to suffer, this sacrifice—is all bluff, except in youth—a pose! You may think you look down on me as a defaulter, but you envy me my success.'

'Not at the price you've paid for it.'

'Wait and see,' was Gordon's cryptic answer.

V

As he made his way home, late that evening, after saying good-bye to his old friend, his mind was full. He was sure Oliver's was no standard, and yet he could not deny that at one time it had been his own.

'I must merely make a slight change in my life,' he told himself. 'I must buy and sell, handle my business transactions, edit the *Weekly*, and boost Itch-O; but I must remember, as Ruth does, that these things are a means, not an end. I'll put all these thoughts and emotions into a story, and if, when it's finished, it's no good, I'll be able to live my regular life without further qualms.'

Athrob with this urge for expression, his imagination began to picture situations and characters, and he was already making mental notes of sentences, when he was stopped by the professor, now only a minority stock-holder and assistant manager in the temple that issued such enormous quantities of salves for the anointing of the trusting.

'I say, Mr. Hamilton; just a minute.'

Gordon paused, impatient.

'You know we haven't had a new piece of literature in a dog's age.'

'Well, what of it?' Gordon asked sharply. 'The receipts seem to be coming in right along.'

'Just the same we ought to get out something new and classy—something catchy.'

'Get it done. For heaven's sake, are you helpless? Must I write every word?'

'There's no one can do it as well.'

'Perfect nonsense! We'll have to employ some live wire who can attend to the detail work. I'm getting sick and tired of it. I must have time to live, to think, to create.'

This was a new Gordon. Confused, the professor found an excuse to go.

'Always Itch-O, Itch-O,' thought Gordon disgustedly. 'It's high time I came to myself.'

He reached home a few minutes later and hurried to the library. There he found Ruth lying on the couch reading.

'Hello, dear,' she smiled pleasantly, noting the look of suppressed excitement in his eyes. 'What have you been made president of to-night?'

'President of my own soul. I've come home to work.'

'A set of by-laws for a new corporation?'

'No. I've had enough of this endless money-grubbing.'

Ruth's eyebrows arched slightly, but her tone was warm as she exclaimed,—

'You don't mean—?'

'That I've come home full of inspiration. I'm going to work on a story.'

She rose quickly. 'The library is yours, old dear. I'll make some coffee.'

Alone, Gordon sat down before his Corona

and typed, 'The Seeker.' Then he thought hard. He wrote a while, hurriedly; tore out the sheet. Before he adjusted another, he recalled his recent meeting with the professor and cussed him roundly. In his own journey to Parnassus, this fat little man had stopped him with a fat little temptation, and since then he had been bowing before the god of Itch-O.

He searched for his pipe and lost himself in a whirlwind of chaotic reflections. One thought, however, dominated—that of the necessity for a new booklet—a clever one. Oh, the professor's evil spirit! How it persisted!

'I know why I can't write tonight.' Gordon grumbled. 'It's this wretched pamphlet. It has to be done. When I get it out of the way, I'll be free to go ahead with a clear mind.'

From then on, the typewriter clicked without a halt. Again did the praises of Itch-O rise in symphonic volume, with the glorious climax that 'the trial treatment is free.'

When, hours later, Ruth, heeding a sudden silence, came in with a dainty tray, Gordon lay back in his chair, exhausted. A lump swelled in his throat as his tired mind admitted that once more he had been caught.

'You've been working hard,' Ruth said ten-

derly. 'You look worn out. Will you show me what have you written?'

Embarrassed, he turned down the pages.

'I wasn't in the mood, precious, I—'

'But what have you been doing?'

'Nothing, nothing; just a little matter that's been hanging over me. I'll tackle the story tomorrow evening. Well, shall we get to sleep?"

DREAMS AND COMPOUND INTEREST

I

The Square was all but deserted. Even the time-worn court-house, centred among weeds and scrawny catalpas seemed dozing, and the little county seat's one stone-fronted building, the First State Bank, with blinds drawn, appeared to have shut its eyes wearily after one more fussy day in heavy harness.

Inside, Bob, the youthful teller, was clacking away at the Burroughs, jerking his skinny, stringy neck each time he yanked the handle. The cashier mumbled solemnly as he stacked the twenties in five-hundred-dollar piles. James Osborne, the president,—bag-eyed, with a stern, inexorable face, a rock-ribbed jaw, and heavy figure,—sat writing letters. And at her desk near his, Janet Graham, the girlish vice-president, was going over belligerent-looking mortgages.

Her mind was far from southeastern Kansas. Mechanically, she would note the dates on the interest coupons, and then, after jotting down a memorandum, she would stop and think a

moment of her husband, Robert. His letter, which had come from New York on the noon train, was on her mind and in her heart. She slipped it out of its envelope and read it again. It told her that the managers could not even consider his play. It was too high-brow. That sort of thing would not go. 'And probably they are right,' he added.

'You know, dear,' he wrote candidly, 'it takes only a few days' peddling to transform a philosophical comedy into a tragedy. They were nice to me. I didn't expect so much attention. I should not have been surprised at complete indifference, if not rebuffs. Instead, I was taken out to dine by three potentates, and on each occasion told how utterly absurd I was to put my energy into this style of work. And I guess it's the truth, sweetheart.'

Intuition as well as judgment whispered to Janet that in Robert's very absurdities lay his power. Any number of clever men could manufacture the popular current play and straightforward, interesting story. But to write sparkling moonshine that left the bemused reader uncomfortably conscious that, while apparently talking in the absurdest fashion, the author had somehow given a penetrating criticism of life

—this was left for the few who, when their genius had ripened, wrote for all time.

That *The Miracle Men* had a touch of this quality, Janet was as positive as Robert was doubtful. He had brought it to her, saying in his gentle naive way, 'Of course, Janet, no civilized human being should write a play with such persons as these in it. I'm afraid the very characters are enough to queer its chances.'

In a modern setting, this droll comedy presented a group of rare spirits in commonplace, sordid environments. Voltaire had become a fishmonger; Chesterton, a plumber; Shaw, a 'gimme-the-rent' Irish landlord; Shakespeare, a successful movie-owner; Poe, an undertaker; Dante, an Italian ice-cream vender; Beethoven, a pianist in a Fourteenth Street theatre orchestra; Juliet, a worker in a box-factory, and Hamlet, alas, not Romeo,—her dopy husband.

There were others, all similarly situated. Their immediate lives were materialistic, but the artist in them strove for their pasts. In Hamlet's one-room domicile, this extraordinary company gathered to plot an escape from the actual, and regain their former glories; but, each innately hostile to the others, their plans collapsed in utter disappointment. Their effort

to organize genius was as futile as an attempt to persuade an eagle, an angel, a demon, and a fish to pull together for one purpose. The play presupposed a degree of culture. Otherwise the delicate nuances of irony were lost. If it was talky in places, it was scintillating talk. It was actable in the right atmosphere. But Janet, always just, had to admit that she could not wholly blame the commercial managers.

'I gave them up,' wrote Robert, 'and went down to Washington Square, where I met several young men and women who are interested in a little theatre. I found them receptive, even cordial. They probably thought the play just freakish enough to command attention. There won't be a chance this spring, but they will try it out early next fall *if*—notice the *if*—if I put up twenty-five hundred dollars to guarantee them against loss. If it is less, they agree to rebate the difference, though between ourselves I rather question the value of their promises. It seems to be quite taken for granted there will be some loss. They summer at Provincetown, and I can go up with them to work on the scenery and costumes. The play will be presented at least six times, which is fair. I have also been to see the publisher of whom I spoke in my last letter. He will pub-

lish the play *if* it is produced on the stage, *if* —another *if*—if we guarantee five hundred in case the first edition of a thousand falls flat. I know how you feel, darling, but I am strongly convinced that I should go home and forget about it. I have had lots of fun writing this thing. Why go further? Think it over carefully, Janet!'

Practical judgment told her to call it off; but Robert's dreams were hers. She wanted him to have a fair chance. Three thousand dollars was a lot of money; but who would have known Thomas Hardy if he hadn't financed his first novel? Suppose many of the initial thousand of the published play should be left? Weren't the remainders of others' early editions cherished now by the discriminating world? It wasn't as if it were a question whether or not Robert could write. The utilitarian side to his gift was as clear and as lucrative as her own banking methods. Years spent with newspapers and magazines had taught him how to turn out articles that were always in demand at a good figure. But this spark that was 'different,' that experimented —Janet did not want it smothered; she wanted, passionately, to help kindle it into flame.

II

When they were married, three years before, many papers carried items about them. She was, they said, precisely the sort of young woman that alarmists of not so very long ago were lifting their voice against in warning. She had not been long out of college when the death of the head of her family called her to take that place and make its third generation of country bankers. She had accepted cheerfully what seemed to her a clear duty to 'carry on,' and had settled down in her little native town. It had never occurred to her, once Robert had found he could continue his work from there, that she should not combine a business and domestic life; and systematizing her day, she took as much pride in her cozy home as in the dividends the bank declared.

Blessed with a happy, enthusiastic temperament, she gave an impression of buoyant youth that made her seem much less than her thirty years; her compact little figure radiated charm and vitality, and sunny chestnut hair curled about a merry, piquant face, lighted by warm, friendly, brown eyes that registered infinite shades of feeling. Often care-free as a child's, sometimes they were luminous with wisdom.

As she returned to the Harvey mortgage, which she had deserted for Robert's letter, she frowned her dissatisfaction. Here was a man who should not be in arrears, a farmer who could make money. Where others less able then he were meeting their obligations promptly, Harvey was lagging behind, letting interest grow into the dread monster of compound interest. The conviction grew in Janet's mind, that if Robert were to have the means to bring his play before the public, Harvey would be one of the men who would have to pay up.

'Jim,' she called suddenly to Osborne, 'this second coupon of the Harveys fell due several weeks ago. That makes them two years back in their interest. It totals around seven hundred dollars. Don't you think we should have Joe and his wife secure it by a chattel mortgage on their growing crops?'

James Osborne was of the old school. He had been cashier under Janet's father, and had taught her practically all she knew of the business. He seemed uncompromisingly stern, but she had found that under a gruff exterior beat one of the kindest of hearts. Both Osborne and Janet, like many country bankers, applied themselves to farmers' problems. They knew

when to be easy and when to tighten the reins. And as the Grahams and Osborne owned two-thirds of the stock, what they decided was law. When Osborne was sometimes too conservative, a trifle old-fogy, perhaps, Janet might have been too venturesome. Together they struck a balance, one that encouraged healthy dividends twice a year.

'Yes,' agreed Osborne, grimly, 'we'll have to do something all right. Joe is on one of his buying tears right now. Just look at this.' And he handed Janet a check.

'On us for four hundred dollars!' she exclaimed; and seeing some penciling in the lower left-hand corner, read: 'Part payment on Buckeye McKinley Segis.'

'Can you beat it? He is overdrawn now.'

Janet's lips set closely. Robert's dreams would never become tangible realities if a few more Harveys were to nest under the shelter of the First State Bank.

'It came through Kansas City this morning,' observed Osborne.

'I see it is a sight draft dated from Illinois. He is probably at some stock show. Jim, what do you think of that man?'

'Well, it's hard telling,' replied Osborne. 'He's a sort of genius, he is. But his dreams are too

big for his pocketbook, so he lets them lop over into other people's. He used to do first-rate until he got this high-grade-stock craze and took the notion that he was appointed by the gods to develop the dual-purpose breed of cattle. We've lent him money off and on for the last fifteen years. There was a time when all he had to do was to ask for it; but somehow he seems to be going down hill lately. You know how things stand as well as I do. We've got to put our foot down and put it down hard.'

'He always seems so superior to his wife,' mused Janet. 'But I suppose,' she added shrewdly, 'that is because he gets out so much and mingles with stimulating people, while she is so tied at home. She and the two older boys about run the dairy. I notice one of the daughters helps deliver the milk.'

A vigorous rattling at the door interrupted them. As the teller opened it, Janet saw a large, stolid woman, in a straight, rusty coat that concealed any possible grace. Held tightly was a huge armful of baby, and clinging to her skirts was a bewitching-faced little butterfly of a girl.

'How-do-you-do, Mrs. Harvey?' said the young man, easily.

'Just fine, Bob,' returned the woman in a deep, pleasant voice. 'Is Mrs. Graham in?'

'Come back here, Fanny,' invited Janet, rising and going to open the door to a semi-private office. 'Do sit down and unwrap the baby. How old is he now?' she asked, watching Mrs. Harvey divest the infant of the heavy outer blanket.

'Four months. But it ain't a boy. It's a girl.'

'Oh, so she is,' returned Janet placidly. Long ago she had learned when in doubt to take it for granted that every child was a future president. 'What a darling! And you call her—?'

'Pearl.'

'Of course,' thought Janet. 'Pearl or Pansy. The more prosaic the mother, the more poetic the name.'

'This here one's Marie,' continued Mrs. Harvey. 'She'll be two in May.'

'My baby will be one in May!' exclaimed Janet. 'So this is what she will be like in a year from now. It doesn't seem possible they can grow so rapidly.' With tender curiosity she looked at the little girl, whose appealing violet eyes, chiseled features, and exquisite body made Janet wonder profoundly how Fanny Harvey could have produced such a lovely crea-

ture. 'She is adorable,' she enthused sincerely, and went briskly to get some paper and a pencil for Marie to play with while she and Mrs. Harvey talked.

'Give me Pearl,' she suggested, 'while you take off your coat and Marie's. It's so warm in here I'm afraid you may catch cold when you go out. These spring days are very deceptive. I'm going to take off the rest of this wee lamb's wraps.' And she was soon cooing down mother-fashion into the little face. 'Marie two years, and this one four months! Seven children already, and Fanny not more than three years older than I!' she thought. 'Well, for women like her, motherhood is as incidental as for their stock.'

'I've never seen your baby,' ventured Mrs. Harvey.

'Here is a picture of her taken at eleven weeks,' said Janet proudly. And with Pearl still in her arms she went to get it.

'My, ain't she sweet!'

'She is quite different now,' answered her mother softly. 'I know someone who is most awfully hungry,' she laughed; for little Pearl had begun to rummage in the folds of Janet's smart frock. 'It's impossible even to try to think until one's baby is contented. I know

from experience. Come into the directors' room; it's more secluded.' And as they sat down at the long table, she added, 'When Gloria was younger she used to have her dinner here every afternoon.'

'Yes,' said Mrs. Harvey with eager interest. 'I told Joe they must take the baby over here to you.'

It struck Janet as odd that Joe and Fanny Harvey had speculated upon where she nursed her baby. 'Yes,' she smiled, 'but now I feed her when I put her to sleep before I come in the afternoon, and then the first thing when I reach home. She does splendidly. I think I shan't wean her until the hot summer is over.'

Mrs. Harvey nodded her approval. 'It's best not to,' she said with authority. Then, with a gesture dramatic in its simplicity, she opened her waist a trifle further. A jagged, ugly scar crossed the breast against which little Pearl lay.

Janet's eyes misted with quick tears. 'Oh, my dear, did you have to go through *that?*'

'The sixth,' said Mrs. Harvey, with a significant glance at Marie. 'And she had to go on one. But this,' with a touch of her roughened fingers on Pearl's hair, 'this has two. You have no trouble?'

'None at all,' Janet answered gratefully.

Mrs. Harvey sighed. It was a sigh that told as much as her words. 'I have a hard time with all my children,' she confided. 'Before they come, too. Seems like I can't hardly get through my work. Joe used to tell me how you was always here in the bank every day. I've heard folks wonder how you get any time to give to Gloria.' Janet noticed the easy use of her baby's name, as if it had been often on Mrs. Harvey's tongue. 'But I tell 'em, "Land! I wish I could give as much time to mine." It worries me how I have to let them go; but there's only one pair of hands—'

'They are beautiful children,' said Janet warmly, drawing Marie close. 'I wonder if Gloria will be quite as enchanting. Wonderful little souls! There is nothing like them.'

The faces of the two women filled with expression. A genuine sweetness, a certain sound experience shone from both. They talked of their children. Gloria was eleven months and walking everywhere. Marie had walked at the end of ten. And her little legs were straight? But one could see! Pearl had the colic badly. Had Fanny used one of the bands that go over the shoulders under the shirt? They didn't slip, and kept the little stomachs

so warm. Johnny was just starting to school and found the two-mile walk pretty far. Joe hoped soon to be able to buy a pony for the children to drive. They had been promised one for a year, but Gladys had been put off from her music for more than that. She seemed so pale this spring. Did she have enough vegetables with iron in them, spinach and carrots and such? A warm intimacy, as real as the fundamental facts upon which it rested, drew the two together. Gentleness and motherhood possessed the room. On the soft, ample bosom little Pearl slept.

The clock sounded the half hour, and a ripple of uneasiness flowed between them. Janet became acutely conscious that time was passing. Now, with little Pearl asleep, was the time to talk. She was aware, too, from the tension in Mrs. Harvey's silence that she, also, was gathering her forces for some difficult utterance. They must get down to business. Yet, somehow, it was harder than usual. Heretofore, she had always dealt with Joe, and thus had not been made poignantly cognisant of the Harveys' struggle. Women had the capacity to give the most ordinary transaction emotional coloring, while men usually impersonalized most deals. They knew how to keep their

feelings in one compartment and cold facts in another. Janet's generous heart longed to give instead of to demand, but the latter had to be done, if not by her, then by Jim. There was no point in shifting responsibility. And besides, there was Robert's letter from New York. She was quiet a moment longer, then a little abruptly,—

'I'm awfully glad you came in this afternoon, because I was just going to write you. We must do something about this back interest. It can't be allowed to pile up as it is doing now. In the first place, it isn't good business on our part, nor fair to our stockholders; and then, it just makes it that much harder for you, Fanny, if you let your interest compound. You must clear some of it up. Mr. Osborne and I think we shall have to ask for a chattel on your growing wheat and corn as security.'

Mrs. Harvey's face clouded. 'You know, we would've paid if we could. If we get any kind of a crop, we'll turn over as much as we can spare and live. I don't think you ought to ask for a mortgage on the only thing we've got we can call our own.'

'Fanny,' said Janet gently but with unmistakable firmness, 'I am sure Joe is perfectly straight, but when he owes as much as he does

here and then goes to Illinois and writes a check on us for four hundred dollars that reads "part payment on Buckeye McKinley Segis," we are certainly going to see to it that we are protected, and that when you harvest your wheat this summer, some of it is coming to us and not going into more stock. If it is what you were planning to do anyway,—and I take your word for it when you say it is,—you surely can't consistently object.'

'Joe knows what he is doing when he buys the best,' said Mrs. Harvey, with spirit. 'It isn't for you to criticize his methods.'

'Not his methods,' agreed Janet evenly, 'but the results of those methods. Why didn't you have a better wheat-crop last year?'

'The Hessian flies got into it, and besides, it jointed before winter set in.'

'The chances are neither would have happened if you had turned your stock on to it.'

'How do you know we didn't?'

'My dear,' replied Janet, 'it's our business to know. It was because your fences weren't stock proof. Isn't that true? And wasn't that because Joe was here and there and everywhere?'

'He makes more buying and selling stock than raising it. He knows the best way to

advertise his stuff is at the shows. And he sure hopes to breed the dual-purpose cow, a Holstein and Shorthorn in one. He's got more brains than any other farmer around here.'

'I know he has brains, Fanny,' admitted Janet willingly. 'And he understands stock. I realize, too, that your farm is worth more than enough to clear the mortgage, the interest and all expenses, and then leave a wide margin. We are not worried about the loan. But you don't think we want ever to foreclose, do you? That's not our way. You tell Joe to stay at home and stick either to milk or beef. He dreams too much about this dual-purpose cow,' Janet continued sharply. 'He wants beef and milk from the same breed—we haven't got it yet. We may get it, at some distant time. Many stockmen believe it. Personally, I have my doubts. A cow eats forty pounds of feed a day, let us say —if she's a Holstein it goes to milk, if she's a Shorthorn it goes to beef. That food can't do both. You can't get something for nothing. Joe means well, but why doesn't he work along established lines and leave this problem to moneyed faddists and experiment stations? He ought to think of you and these children.'

'You're not thinking of them much, Janet Graham,' retorted Mrs. Harvey bitterly, 'or

you'd knock off that compound interest. I don't see what cause you have to kick about our being slow, when every day we put off paying you, you're getting ten per cent on the back interest, besides the regular six and a half on the mortgage.'

Both women were hardening. But Janet, accustomed to dealing with all sorts of people, explained patiently: 'You rented money from us which, invested, has brought you milk and calves. Rented to someone else, it would have brought us in rent promptly. And you can't tell how much or how little not having that income may have cost us. Money produces just as surely as a cow produces. Frankly, I, for one, need our share of this particular rent very much.'

'If our wheat had done better, we could've paid it all. Even then, if our alfalfa hadn't been winter froze and—'

'Fanny,' broke in Janet quickly, 'I'm going to talk plain English to you. It's just people like your husband who justify compound interest. He is honest in intention, but if we were too easy, he would let his debts run and run and accumulate. There must be some penalty that makes it too expensive not to meet his obligations. You have splendid land

and good stock, and you can pay every dollar you owe, if you'll stick to the dairy business with good grade, and some registered, animals. You know, I'm not against fine blood. On the contrary. But I think Joe has no business to go into it to the point where this present situation is the result.'

'He'll never be contented until he breeds the animal he's working for. To him all the money in the world will never be worth that.'

Slow tears gathered in Mrs. Harvey's tired eyes and trickled down her flushed cheeks. 'Maybe you think I haven't talked to him, Janet. A man who knows farming like him, and me working like I do, and the three older children helping so willing. I wish to God he could get this breed. It isn't only the money it would bring us, though you know how such stuff sells. But it would be the peace. He's found the right kind of a bull up in Illinois. Here's his telegram.'

As she fumbled for it, there arose before Janet the picture of Joe Harvey—a man of middle age, above medium height, dressed always with a certain careless style, shoes polished, great, capable hands, heavy dark hair, with touches of gray growing thick on a massive head, positive jaw, and eyes that gleamed

like new steel when he was making one of his 'trades'; genial, square in all his dealings, but quick to see and take every legitimate advantage. A practical stockman who could be successful, forever pursuing a will-o'-the-wisp; dreaming among cows—a dream that was an ominous crescendo of disappointment.

Simultaneously there flashed into her mind Robert with his whimsical smile, his dear eyes shadowed with visions, and his play of Machiavelli and Voltaire and Chesterton. Another idealist, but her own, whom she would stand by with every bit of intelligence and every ounce of determination, yes, just as Fanny Harvey was standing by hers.

'Here's his night-letter,' said Mrs. Harvey. 'It come this morning.'

Janet read: 'Have found exactly animal looking for Holstein will cross with Nell Beachwood arrange loan for one thousand put it through for me girl I depend on you.'

The stillness deepened until little Pearl's breathing and the friction of Marie's pencil on the paper vied with the tick of the clock in distinctness. In the eyes of each of the women glowed the reflected light of her husband's radiant dream. Harvey's called for a thousand, Robert's for three.

To Janet, imaginative, sensitive soul that she was, the moment seemed woven of the very tissue of tragedy. She must play her part in frustrating one man's creative triumph, that another's might be quickened; in condemning Joe Harvey to the common level, that Robert might advance toward brilliant achievement. It was cruel! Then the good sense that usually guided Janet through the mists of her sympathies reasserted itself. Clearly it was not for her to finance the Harveys' castles. She and Robert had their own castles.

'Can't be done,' she said decidedly, and there was finality in her voice. 'We hold a chattel on stock now that we took because Joe almost convinced Mr. Osborne and myself that it was his one chance to win out. That was when he bought the Shorthorn, Nell Beachwood. She was all that was necessary to attain the perfect result. Now he has her and it is still the same story—it is another animal he needs.'

'Nell Beachwood did drop some fine calves. He is getting them better and better.'

'I'm awfully sorry, but it can't be done,' repeated Janet. 'Even if he did produce what he's after I question if he could exploit the new breed successfully. It's the turning-point for you, Fanny.'

'We can give a chattel on our growing crop as security for this loan,' pleaded Mrs. Harvey desperately.

'We expect that, as I showed you before, to protect the back seven hundred,' Janet reminded her. 'We can't loan another dollar until you begin to clean up what you owe and get things in shape. I wish we didn't have to, honestly, but we must protest Joe's sight draft. I warned him myself the next time he drew on us in that way we could not honor his check.'

'That'd be a raw trick!' blazed Mrs. Harvey.

'I've explained,' said Janet patiently, torn by the bitter disappointment she was causing.

She rose quietly. Marie, caught by the note of pain and anger in her mother's tone, crowded against her. Waking, Pearl began to fret. The two women might have been trying to converse from different stars.

Janet knew that in Mrs. Harvey's present mood discussion was useless. She held out her arms to take the baby while the mother put on her wraps. Then, quite unconscious of their faultless teamwork, the two pairs of practised hands rolled little Pearl in the heavy blanket. As the rose-petal cheek, so like her own little Gloria's, rested on Janet's shoulder, she touched

it tenderly with her lips. The movement, the look in her eyes, no mother could misunderstand. Mrs. Harvey melted a trifle.

'It isn't everyone she takes to like you. Here, Marie, give Mrs. Graham her pencil.'

Marie clung to it.

'Oh, do let her keep it.'

'No,' insisted Mrs. Harvey, 'she's got to learn to give up the things she wants. She may as well begin now.' And as Janet opened the door for her, she added stiffly, 'Good-bye.'

When it had closed behind them, Osborne asked, 'Have a good talk?'

'Yes,' replied Janet wearily. 'She came in about that check. Wanted to borrow a thousand.'

'A thousand!' Osborne fairly snorted.

'Oh, I made her understand she couldn't have it,' Janet assured him. 'They'll come to time. The compound interest will act as a spur. Jim, my heart aches for that woman.' And to herself she added, 'Fanny Harvey, whom I thought like her stock, for whom there were so few problems—'

Janet went back to her desk, where, pushing aside the mortgages, she wrote hastily to Robert, pouring forth her faith in his dreams and urging that between them they could afford the three thousand.

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